

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

Philip S Homyak
Diane M Homyak
Debtor(s)

Case No. 16-12712

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Glenn Stearns, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 04/14/2016.
- 2) The plan was confirmed on 01/06/2017.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 07/14/2017.
- 5) The case was dismissed on 09/29/2017.
- 6) Number of months from filing to last payment: 17.
- 7) Number of months case was pending: 20.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$173,575.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$20,549.40
Less amount refunded to debtor	\$0.00

NET RECEIPTS: \$20,549.40

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$3,660.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$1,002.42
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$4,662.42

Attorney fees paid and disclosed by debtor: \$340.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
BECKET & LEE LLP	Unsecured	9,326.00	9,326.42	9,326.42	0.00	0.00
CACH LLC	Unsecured	1,116.00	1,115.92	1,115.92	0.00	0.00
CAPITAL ONE BANK USA	Unsecured	1,733.00	1,974.71	1,974.71	0.00	0.00
CAPITAL ONE BANK USA	Unsecured	4,030.00	4,253.70	4,253.70	0.00	0.00
CAPITAL ONE BANK USA	Unsecured	6,948.00	7,273.94	7,273.94	0.00	0.00
CAPITAL ONE BANK USA	Unsecured	729.00	729.56	729.56	0.00	0.00
CITIMORTGAGE INC	Unsecured	15,385.00	NA	NA	0.00	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	3,046.00	3,129.31	3,129.31	0.00	0.00
FAY SERVICING	Secured	31,371.79	31,371.79	31,371.79	15,886.98	0.00
FAY SERVICING	Secured	0.00	0.00	0.00	0.00	0.00
FIFTH THIRD BANK	Unsecured	3,671.00	4,313.61	4,313.61	0.00	0.00
FIFTH THIRD BANK	Unsecured	4,367.00	4,757.28	4,757.28	0.00	0.00
ILLINOIS DEPT OF REVENUE	Priority	NA	13,572.34	13,572.34	0.00	0.00
ILLINOIS DEPT OF REVENUE	Unsecured	3,169.00	1,275.06	1,275.06	0.00	0.00
INTERNAL REVENUE SERVICE	Priority	32,355.50	32,355.50	32,355.50	0.00	0.00
INTERNAL REVENUE SERVICE	Unsecured	10,681.17	10,681.17	10,681.17	0.00	0.00
KOMYATTE & CASBON PC	Unsecured	25,086.00	25,085.87	25,085.87	0.00	0.00
LAKE COUNTY TREASURER	Secured	0.00	0.00	0.00	0.00	0.00
LANDMARK CREDIT UNION	Unsecured	9,659.00	10,454.90	10,454.90	0.00	0.00
MIDLAND CREDIT MGMT AGENT FO	Unsecured	1,563.00	1,562.87	1,562.87	0.00	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	271.00	266.12	266.12	0.00	0.00
QUANTUM3 GROUP	Unsecured	463.00	463.78	463.78	0.00	0.00
SANTANDER CONSUMER USA	Unsecured	18,558.00	10,842.15	10,842.15	0.00	0.00
SHELL/CITI	Unsecured	1,282.00	NA	NA	0.00	0.00
SUP AIR GRND AMB	Unsecured	1,036.00	NA	NA	0.00	0.00
NORTH LAKE CARDIO CEN	Unsecured	180.00	NA	NA	0.00	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
TOWEE IMPATIENT SRV LLC	Unsecured	886.00	NA	NA	0.00	0.00
VIREO EMERGENCY PHYSICIANS	Unsecured	1,128.00	NA	NA	0.00	0.00
VISTA HEALTH SYSTEMS WEST	Unsecured	16,534.00	NA	NA	0.00	0.00
VISTA HEALTH SYSTEMS WEST	Unsecured	9,724.00	NA	NA	0.00	0.00
VISTA HEALTH SYSTEMS WEST	Unsecured	9,724.00	NA	NA	0.00	0.00
VISTA IMAGING	Unsecured	187.00	NA	NA	0.00	0.00
VISTA MEDICAL CENTER EAST	Unsecured	6,811.00	NA	NA	0.00	0.00
CHASE BP	Unsecured	555.00	NA	NA	0.00	0.00
EX/MOBIL/CITI CRED DSPIUTE	Unsecured	2,536.00	NA	NA	0.00	0.00
FERGUSON ENTERPRISES INC	Unsecured	1,466.00	NA	NA	0.00	0.00
BANFIELD PET HOSPITAL	Unsecured	316.00	NA	NA	0.00	0.00
SILVERLEAF RESORT INC	Unsecured	0.00	NA	NA	0.00	0.00
WAUKEGAN CLINIC CORP	Unsecured	315.00	315.00	315.00	0.00	0.00
WELLS FARGO DEALERS SERVICES	Unsecured	8,281.00	1,779.88	1,779.88	0.00	0.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$31,371.79	\$15,886.98	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$31,371.79	\$15,886.98	\$0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$45,927.84	\$0.00	\$0.00
TOTAL PRIORITY:	\$45,927.84	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$99,601.25	\$0.00	\$0.00

Disbursements:

Expenses of Administration	<u>\$4,662.42</u>	
Disbursements to Creditors	<u>\$15,886.98</u>	
TOTAL DISBURSEMENTS :		<u>\$20,549.40</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 11/29/2017

By: /s/ Glenn Stearns

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.